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UNITED STATES BANKRUPTCY CO NORTHERN DISTRICT OF ILLINOI EASTERN DIVISION (CHICAGO)						Vol	untary Petition	
				of Joint Debtor (Spoold, Pamela		t, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				er Names used by e married, maiden			S
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-8152		Complete EIN (if	f more	than or	ne, state all):	xxx-xx-8632		N) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 24820 Ironwood Ct. Plainfield, IL	and State):			2482	Address of Joint D <b>0 Ironwood C</b> Ifi <b>eld, IL</b>		reet, City, and St	
		ZIP CODE <b>60585</b>						ZIP CODE <b>60585</b>
County of Residence or of the Principal Place of Will	of Business:			County Will	of Residence or o	of the Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):			Mailing	Address of Joint	Debtor (if different	from street addre	ess):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	reet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business ck one box.)	3			f Bankruptcy etition is Filed		
(Check one box.)  ✓ Individual (includes Joint Debtors)	Health Care E	Business Real Estate as o	defined	_	Chapter 7 Chapter 9		Chapter	15 Petition for Recognition
See Exhibit D on page 2 of this form.	in 11 U.S.C.	§ 101(51B)		🗖 🖯	Chapter 11		_	eign Main Proceeding  15 Petition for Recognition
Corporation (includes LLC and LLP)  Partnership	Stockbroker Commodity B	Broker			Chapter 12 Chapter 13			eign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type	Clearing Bank			-			of Debts	_
of entity below.)	Other Tax-Ex	cempt Entity			Debts are primarily lebts, defined in 1	consumer	_ ′	re primarily
(Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		ization States	§ ir p	101(8) as "incurrendividual primarily personal, family, or nold purpose."	ed by an for a	busines.	o dobio.	
Filing Fee (Che	`				k one box:	Chapter	11 Debtors	
Full Filing Fee attached.					Debtor is a small be		•	S.C. § 101(51D). U.S.C. § 101(51D).
Filing Fee to be paid in installments (appli signed application for the court's conside	ration certifying that	the debtor is		Chec		ali busilless debio	i as deililed iii i i	0.3.6. § 101(312).
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			Α.		Debtor's aggregatensiders or affiliates			cluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					ck all applicable A plan is being filed Acceptances of the	with this petition.	ed prepetition fror	m one or more classes
Statistical/Administrative Information	1			Ш о	of creditors, in acco	ordance with 11 U	.S.C. § 1126(b).	THIS SPACE IS FOR
Debtor estimates that funds will be availa Debtor estimates that, after any exempt p there will be no funds available for distribi	roperty is excluded a	and administrat		es paid	,			COURT USE ONLY
Estimated Number of Creditors		П			П	П	П	
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000		Over 100,000	_
Estimated Assets								
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 milli	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		More than \$1 billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		☐ More than \$1 billion	

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B1 (C	micial Form 1) (1/08)	1 ago 2 01 01	Page 2	
Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): James H. Seubold Pamela J. Seubold		
(11)	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two attach as	dditional sheet )	
Locat	ion Where Filed:	Case Number:	Date Filed:	
Non	ne			
Locat	ion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more	e than one, attach additional sheet.)	
Name	e of Debtor:	Case Number:	Date Filed:	
Distri	ct:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
		<b>v</b>	22/22/22	
		/s/ David Linde David Linde	03/09/2008 Date	
	Fxt	nibit C	Date	
Does	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.		to public health or safety?	
	Ext	nibit D		
	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D completed and signed by the debtor is attached and ma	·	separate Exhibit D.)	
If th	is is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ed and made a part of this petition.		
		ing the Debtor - Venue applicable box.)		
V				
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this Dis	trict.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Certification by a Debtor Who Resid	-	erty	
	Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) s residence. (If box checked, comple	te the following.)	
	$\overline{a}$	Name of landlord that obtained judgn	nent)	
	` 	, -		
_	·	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t		•	
	Debtor has included in this petition the deposit with the court of any repetition.	nt that would become due during the	30-day period after the filing of the	
П	Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(I)).		

Case 08-05556 Doc 1 Filed 03/09/08  B1 (Official Form 1) (1/08) Document	Entered 03/09/08 19:49:44 Desc Main Page 3 of 37
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): James H. Seubold Pamela J. Seubold
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Pamela J. Seubold Pamela J. Seubold  Telephone Number (If not represented by attorney)  03/09/2008	(Signature of Foreign Representative)  (Printed Name of Foreign Representative)
Signature of Attorney*  X /s/ David Linde David Linde Bar No. 6209104  The Fox Valley Legal Group, LLC 1444 N. Farnsworth, Suite 113 Aurora, Illinois 60505	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No. <b>(630) 898-6500</b> Fax No. <b>(630) 978-8828</b> 03/09/2008  Date  *In a case in which \$ 707(h)(4)(D) applies this signature also constitutes a	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual,

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual
Date

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

N RE:	James H. Seubold	Case No.	
	Pamela J. Seubold		(if known)

Debtor(s)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

ery individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
☑ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James H. Seubold

Pamela J. Seubold

Case No.	
	(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // James H. Seubold  James H. Seubold
Date: 03/09/2008

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

N RE:	James H. Seubold	Case No.	
	Pamela J. Seubold		(if known)

Debtor(s)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
☑ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James H. Seubold
Pamela J. Seubold

Case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
<ul> <li>□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of</li> <li>11 U.S.C. § 109(h) does not apply in this district.</li> </ul>
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Pamela J. Seubold Pamela J. Seubold
Date: 03/09/2008

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B6A (Official Form 6A) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
24820 Ironwood Ct. Plainfield, Illinois	Mortgage	Ο	\$400,000.00	\$279,000.00
		tal:	\$400,000,00	

Total: \$400,000.00

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B6B (Official Form 6B) (12/07)

In re	James H. Seubold
	Pamela J. Seubold

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$40.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions,		Checking/Savings @ Chase x 2 Savings @ US Bank	СС	\$5,000.00 \$500.00
brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Misc. Household Goods	С	\$3,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	С	\$600.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	James H. Seubold
	Pamela J. Seubold

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension through teachers union	С	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	James H. Seubold
	Pamela J. Seubold

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Nissan Altima	С	\$2,400.00
		2007 Honda CRV	С	\$20,000.00
<u> </u>	-			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	James H. Seubold	
	Pamela J. Seubold	

Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.		1989 21' 4 Winns inboard	С	\$500.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.		Pulmunary Funtion Machine/EKG	С	\$300.00
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$32,840.00

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B6C (Official Form 6C) (12/07)

In re	James H. Seubold
	Pamela J. Seubold

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
24820 Ironwood Ct. Plainfield, Illinois	735 ILCS 5/12-901	\$30,000.00	\$400,000.00
Cash	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
Checking/Savings @ Chase x 2	735 ILCS 5/12-1001(b)	\$5,000.00	\$5,000.00
Savings @ US Bank	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Misc. Household Goods	735 ILCS 5/12-1001(b)	\$2,460.00	\$3,500.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$600.00	\$600.00
Pension through teachers union	735 ILCS 5/12-704	Unknown	Unknown
2002 Nissan Altima	735 ILCS 5/12-1001(c)	\$2,400.00	\$2,400.00
2007 Honda CRV	735 ILCS 5/12-1001(c)	\$0.00	\$20,000.00
1989 21' 4 Winns inboard	735 ILCS 5/12-1001(b)	\$0.00	\$500.00
Pulmunary Funtion Machine/EKG	735 ILCS 5/12-1001(d)	\$300.00	\$300.00
		\$41,300.00	\$432,840.00

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B6D (Official Form 6D) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			-					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 91610696  American Honda Finance Corp. 1270 Point Blvd. Ste. 100 Elgin, IL 60123		С	DATE INCURRED: NATURE OF LIEN: Lien on Vehicle COLLATERAL: 2007 Honda CRV REMARKS: Paid direct by debtors  VALUE: \$20,000.00				\$20,293.00	\$293.00
ACCT #: 0541207417  MidAmerica Bank 2650 Warrenville Rd. Suite 500 Downers Grove, IL 60515-8370		С	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 24820 Ironwood Ct. REMARKS:				\$279,000.00	
ACCT #: 0541207417  MidAmerica Bank 2650 Warrenville Rd. Suite 500  Downers Grove, IL 60515-8370		С	VALUE: \$400,000.00  DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 24820 Ironwood Ct. REMARKS:  VALUE: \$30,700.00				\$30,700.00	
			¥==9,0000					
			Subtotal (Total of this	Pag	je):	>	\$329,993.00	\$293.00

No \_\_\_continuation sheets attached

se only on last page) > \$329,993.0 (Report also on Summary of

Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-05556

Document

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B6E (Official Form 6E) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re James H. Seubold Pamela J. Seubold

Case No.	
•	(If Known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	s ar	d Certain Other Debts Owed to Go	ther Debts Owed to Governmental Units					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: 0726849 Illinois Dept. of Employment Security PO Box 4385 Chicago, IL 60680-4385		н	DATE INCURRED: CONSIDERATION: Taxes REMARKS:		х		\$6,011.00	\$6,011.00	\$0.00
ACCT #: xxx-xx-8152 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114		н	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$91,000.00	\$80,000.00	\$11,000.00
attached to Schedule of Creditors Holding (Us	Sheet no of continuation sheets Subtotals (Totals of this page) > attached to Schedule of Creditors Holding Priority Claims Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					\$97,011.00 \$97,011.00		\$11,000.00	
If a	pplica	ıble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		tals	>		\$86,011.00	\$11,000.00

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B6F (Official Form 6F) (12/07) In re James H. Seubold Pamela J. Seubold

Case No.		
•	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNACNITNCC	UNLIQUIDATED	111111111111111111111111111111111111111	DISPULED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 5377  Bank of America Attn: Bankruptcy NC4-105-02-99 PO Box 26012 Greensboro, NC 27410		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 11/03/2006					\$294.00
ACCT #: 6011 2089 6748  Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,438.00
ACCT #: 7809036  First Federal Credit Collection 24700 Chagrin Blvd. Ste. 2 Cleveland, OH 44122		J	DATE INCURRED: 08/10/2007 CONSIDERATION: Collecting for - Rate Long Distance REMARKS:					\$17.00
ACCT #: 0726849 GC Services, Ltd. 6330 Gulfton Houston, TX 77081		н	DATE INCURRED: CONSIDERATION: Collecting for - IDES REMARKS:		х			Notice Only
ACCT #: 07 LM 197  Key Investments & Management, Inc. c/o Pinzur, Cohen & Kerr, Ltd. 4180 RFD Rte. 83 Suite 208 Long Grove, IL 60047-9582		н	DATE INCURRED: CONSIDERATION: Judgment REMARKS: Business debt					\$33,385.00
ACCT #: 042391533952 Kohls Attn: Recovery PO Box 3120 Milwaukee, WI 53201		J	DATE INCURRED: 07/08/2005 CONSIDERATION: Credit Card REMARKS:					\$346.00
continuation sheets attached	1	(Re	(Use only on last page of the completed S port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able, (	ota ule on t	al > F.	)	\$36,480.00

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B6F (Official Form 6F) (12/07) - Cont. In re James H. Seubold Pamela J. Seubold

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 500182635  R.H. Donnelley c/o McCarthy, Burgess & Wolf 26000 Cannon Rd. Cleveland, OH 44146		н	DATE INCURRED: CONSIDERATION: Collection on Account REMARKS: Business debt; no personal responsibility	x		x	\$0.00
ACCT #: 147148235  Target PO Box 9475 Minneapolis, MN 55459		С	DATE INCURRED: 12/09/1982 CONSIDERATION: Charge Account REMARKS:				\$526.00
ACCT #: 46597 WI Electric Attention: Bankruptcy PO Box 2046 Milwaukee, WI 53201		С	DATE INCURRED: 06/1991 CONSIDERATION: Utility REMARKS: Appears on Credit Report. Statute of Limitation has pas to collect.			x	Notice Only
Sheet no1 of1 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu le, o	otal ile f in th	> =.) he	\$526.00 \$37,006.00

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B6G (Official Form 6G) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REA PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.	
	(if known)

#### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re James H. Seubold Pamela J. Seubold

Case No.	
•	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	Debtor and Spo	use	
Married	Relationship(s): Age(s):	Relationship(	s):	Age(s):
Employment:	Debtor	Spouse		
Occupation	Doctor	Teacher		
Name of Employer	RSA Medical	Naperville Sc	chool Dist. 203	
How Long Employed	8 months	9 yrs.		
Address of Employer	1255 Bond St. Ste. 121	203 W. Hillsid	de Rd.	
	Naperville, IL 60563	Naperville, IL	. 60540	
	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid monthly)		\$3,737.50	\$6,397.84
<ol><li>Estimate monthly ov</li></ol>	ertime	_	\$0.00	\$0.00
<ol> <li>SUBTOTAL</li> <li>LESS PAYROLL DE</li> </ol>	DUCTIONS		\$3,737.50	\$6,397.84
	udes social security tax if b. is zero)		\$0.00	\$727.55
b. Social Security Ta	· · · · · · · · · · · · · · · · · · ·		\$0.00	\$0.00
c. Medicare	•		\$0.00	\$87.56
d. Insurance			\$0.00	\$229.23
e. Union dues			\$0.00	\$0.00
f. Retirement	/ Retire.		\$0.00	\$652.58
g. Other (Specify) _			\$0.00	\$0.00
h. Other (Specify)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00 \$0.00	\$0.00 \$0.00
k. Other (Specify)	DOLL DEDUCTIONS	Г	*	*
	ROLL DEDUCTIONS ILY TAKE HOME PAY	-	\$0.00 \$3,737.50	\$1,696.92 \$4,700.92
		L		
	operation of business or profession or farm (Attach deta	ailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
<ol> <li>Interest and dividend</li> <li>Alimony maintanend</li> </ol>		tor'o uso or	\$0.00 \$0.00	\$0.00 \$0.00
that of dependents li		ioi s use oi	φ0.00	\$0.00
11. Social security or go	vernment assistance (Specify):		<b>#</b> 0.00	<b>#0.00</b>
40 Paraian annulinasan	d la serve		\$0.00	\$0.00
<ul><li>12. Pension or retirement</li><li>13. Other monthly incom</li></ul>			\$0.00	\$0.00
•	· · · · · · · · · · · · · · · · · · ·		\$0.00	\$0.00
b.			\$0.00	\$0.00
C			\$0.00	\$0.00
14. SUBTOTAL OF LINE			\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	L	\$3,737.50	\$4,700.92
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	\$8,4	438.42

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: James H. Seubold Pamela J. Seubold

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,423.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	\$290.00 \$62.00 \$275.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$50.00 \$550.00 \$50.00 \$50.00 \$25.00 \$600.00 \$50.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto	\$51.00 \$297.00
e. Other:  12. Taxes (not deducted from wages or included in home mortgage payments)  Specify: RE tax set aside	\$680.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: Honda CRV b. Other: Assoc. Dues c. Other: Student Loan d. Other: Security System	\$273.00 \$191.00 \$97.00 \$90.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$434.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$5,538.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  c. Monthly net income (a. minus b.)	\$8,438.42 \$5,538.00 \$2,900.42

Document Page 23 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James H. Seubold

Pamela J. Seubold

CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Auto Repairs/Licesne Fees		\$40.00
Personal Care		\$100.00
VW Jetta		\$174.00
School Expense (Pam)		\$120.00
	Total >	\$434.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re James H. Seubold Pamela J. Seubold

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$400,000.00		
B - Personal Property	Yes	4	\$32,840.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$329,993.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$97,011.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$37,006.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$8,438.42
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,538.00
	TOTAL	16	\$432,840.00	\$464,010.00	

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re James H. Seubold Pamela J. Seubold

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$97,011.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$97,011.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$8,438.42
Average Expenses (from Schedule J, Line 18)	\$5,538.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,671.10

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$293.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$86,011.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$11,000.00
4. Total from Schedule F		\$37,006.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$48,299.00

Case 08-05556 Doc 1 Filed 03/09/08 Entered 03/09/08 19:49:44 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 26 of 37

In re James H. Seubold Pamela J. Seubold

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the bes	18	
Date <u>03/09/2008</u>	Signature /s/ James H. Seubold	
Date 03/09/2008	James H. Seubold Signature _/s/ Pamela J. Seubold	
	Pamela J. Seubold  [If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	James H. Seubold	Case No.	
	Pamela J. Seubold		(if known)

	ST	ATEMENT OF FINAN	CIAL AFFAIRS		
None	1. Income from employment or ope State the gross amount of income the debtor I including part-time activities either as an empl case was commenced. State also the gross a maintains, or has maintained, financial records beginning and ending dates of the debtor's fis under chapter 12 or chapter 13 must state inc joint petition is not filed.)  AMOUNT SOURCE YTD: \$25,604 2007: \$82,882 Combine famil 2006: \$77,795	has received from employment, to loyee or in independent trade or amounts received during the two is on the basis of a fiscal rather the cal year.) If a joint petition is file ome of both spouses whether or	business, from the beginning years immediately preceding nan a calendar year may rep d, state income for each spo	g of this calendar year to the date this g this calendar year. (A debtor that cort fiscal year income. Identify the buse separately. (Married debtors filing	
None	2. Income other than from employn State the amount of income received by the d two years immediately preceding the commen separately. (Married debtors filing under chap unless the spouses are separated and a joint	ebtor other than from employme neement of this case. Give particular 12 or chapter 13 must state is	nt, trade, profession, or oper culars. If a joint petition is file	ed, state income for each spouse	
None	a Individual or joint debtor(s) with primarily consumer debts. List all payments on loans installment purchases of goods or services, and other				
None	b. Debtor whose debts are not primarily consi- preceding the commencement of the case unl \$5,475. If the debtor is an individual, indicate obligation or as part of an alternative repayme (Married debtors filing under chapter 12 or chapetition is filed, unless the spouses are separa-	less the aggregate value of all pr with an asterisk (*) any payment ent schedule under a plan by an apter 13 must include payments	operty that constitutes or is s that were made to a credit approved nonprofit budgeting and other transfers by either	affected by such transfer is less than or on account of a domestic support g and credit counseling agency.	
None	c. All debtors: List all payments made within who are or were insiders. (Married debtors fili not a joint petition is filed, unless the spouses	ng under chapter 12 or chapter 1	3 must include payments by		
None	4. Suits and administrative proceed a. List all suits and administrative proceeding bankruptcy case. (Married debtors filing unde not a joint petition is filed, unless the spouses CAPTION OF SUIT AND	s to which the debtor is or was a er chapter 12 or chapter 13 must	party within one year immedinclude information concerni	diately preceding the filing of this	
	CASE NUMBER Key Investment & Management	NATURE OF PROCEEDING Collection	AND LOCATION DuPage Co.	DISPOSITION Judgment for Plaintiff	

MidAmerica v. Seubold 07 CH 2354

Foreclosure

Will Co.

Judgment for Plaintiff

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	James H. Seubold	Case No.	
	Pamela J. Seubold		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	10	'n

Non

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Fox Valley Leagl Group, LLC 1444 N. Farnsworth, Suite 113 Aurora, IL 60505 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 02/25/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,500.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	James H. Seubold	Case No.	
	Pamela J. Seubold		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or
None	similar device of which the debtor is a beneficiary.
$\mathbf{\Lambda}$	,

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	James H. Seubold	
	Pamela J. Seubold	

Case No.	
	(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fnv	ironm	ental	Inforn	nation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

**BEGINNING AND ENDING** 

Same

1981 - 2006

DATES

James H. Seubold, MD, SC 3910 Hobson Rd. Ste. 203 Woddridge, IL 60917

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 03/09/2008	Signature	/s/ James H. Seubold		
	of Debtor	James H. Seubold		
Date 03/09/2008	Signature	/s/ Pamela J. Seubold		
	of Joint Debtor	Pamela J. Seubold		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B201 (04/09/06)

# Document Page 32 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James H. Seubold Pamela J. Seubold

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# Document Page 33 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: James H. Seubold Pamela J. Seubold

Fax: (630) 978-8828

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

			` '		
I, required	David Linde by § 342(b) of the Bankruptcy Code.	, counsel for Debte	or(s), hereby ce	rtify that I delivered to the	ne Debtor(s) the Notice
/s/ David	Linde		_		
David Lir	ide, Attorney for Debtor(s)				
Bar No.:	6209104				
The Fox	Valley Legal Group, LLC				
1444 N. I	arnsworth, Suite 113				
Aurora, II	linois 60505				
Phone: (	630) 898-6500				

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

James H. Seubold	X /s/ James H. Seubold	03/09/2008	
Pamela J. Seubold	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Pamela J. Seubold	03/09/2008	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

# Document Page 34 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James H. Seubold CASE NO

Pamela J. Seubold

CHAPTER 13

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DIOOLOGOTTE OF COMIT		II I OK DEDIOK		
1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept:	<u>-</u>	\$3,500.00		
	Prior to the filing of this statement I have received:	_	\$1,500.00		
	Balance Due:	-	\$2,000.00		
2.	The source of the compensation paid to me was:				
	☑ Debtor ☐ Other (spec	cify)			
3.	The source of compensation to be paid to me is:				
	✓ Debtor ☐ Other (specification)	cify)			
4.	✓ I have not agreed to share the above-disclose associates of my law firm.	d compensation with any other per	son unless they are members and		
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	<ul> <li>5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>				
6.	6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:				
		CERTIFICATION			
	I certify that the foregoing is a complete stateme		nt for payment to me for		
	representation of the debtor(s) in this bankruptcy proceeding.				
	03/09/2008 /s/ David Linde				
	Date	David Linde	Bar No. 6209104		
		The Fox Valley Legal Group, LLC 1444 N. Farnsworth, Suite 113			
		Aurora, Illinois 60505			
		Phone: (630) 898-6500 / Fax: (630)	0) 978-8828		

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IN RE: James H. Seubold

Pamela J. Seubold

CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	03/09/2008	Signature .	/s/ James H. Seubold
		_	James H. Seubold
Date	03/09/2008	Signature .	/s/ Pamela J. Seubold
			Pamela J. Seubold

American Honda Finance Corp. 1270 Point Blvd. Ste. 100 Elgin, IL 60123

Bank of America Attn: Bankruptcy NC4-105-02-99 PO Box 26012 Greensboro, NC 27410

Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054

Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 9532 Allen, TX 75013

First Federal Credit Collection 24700 Chagrin Blvd. Ste. 2 Cleveland, OH 44122

GC Services, Ltd. 6330 Gulfton Houston, TX 77081

Illinois Dept. of Employment Security PO Box 4385 Chicago, IL 60680-4385

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

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Key Investments & Management, Inc.
c/o Pinzur, Cohen & Kerr, Ltd.
4180 RFD Rte. 83 Suite 208
Long Grove, IL 60047-9582

Kohls
Attn: Recovery
PO Box 3120
Milwaukee, WI 53201

MidAmerica Bank 2650 Warrenville Rd. Suite 500 Downers Grove, IL 60515-8370

R.H. Donnelley c/o McCarthy, Burgess & Wolf 26000 Cannon Rd. Cleveland, OH 44146

Target PO Box 9475 Minneapolis, MN 55459

Trans Union PO Box 6790 Fullerton, CA 92834

WI Electric Attention: Bankruptcy PO Box 2046 Milwaukee, WI 53201